

LEADING SALES

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EXPECTATIONS OF MILLENNIALS

Case study of Centralized services
at OP Financial Group

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ABSTRACT

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Leading Salespeople – The Expectations of the Millennials
Case study: The Centralized Services of OP Financial Group
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This thesis was carried out as a case study for the leading Finnish bank group OP Financial Group. The primary objective of the thesis was that the company could provide the millennials with better sales skills in OP Centralized Services that focuses on customer service and sales through the electronic channels. The thesis supports leading salespeople, and the millennials' expectations of the working life, in general.

The purpose of this study was to provide clear guidance to OP Centralized Services on how to lead the millennials in sales. The thesis covers the millennials' expectations of the working life and the sales leadership. The ultimate goal of this thesis was to learn the best ways and practices to motivate and lead the millennials to sell. Also, the goal was to get a clear insight into the millennials' expectations of both the sales leadership and working life and to provide OP Financial Group with simple steps on leading salespeople within teams consisting of millennials.

The study was completed as group interviews based on literature, and interviews with professionals using qualitative research methods. Together with the combination of theories, the study gives essential information on leading the salespeople, from the millennials' point of view. The research question arose from a real working life problem, with an objective of making the leading of the millennial salespeople clear and efficient to the employer. The banking sector has gone through major changes in the last few years and the understanding of the new workforce; the millennials is essential for succeeding in these changes.

Based on the thesis OP Centralized Services will be able to provide better sales leadership to the millennials. OP Financial Group can have a great insight into the aspects that the millennials appreciate in working life, and long-lasting careers can be crafted with this essential information. As the result of this final thesis, a lot of new information on the millennials' expectations of the working life and sales leadership was discovered. OP Financial Group got many practical ideas for improving their sales leadership. The main improvement ideas were to add training on sales, to make goal setting a monthly habit and to change the working attitude from customer service to sales. The millennials' motivational factors of sales work were also discovered in this final thesis.

Keywords: sales leadership, millennials, y-generation, x-generation

CONTENTS

1	INTRODUCTION.....	4
1.1	Thesis topic	4
1.2	Objectives and purpose.....	4
1.3	Research Methods	6
1.4	Case company introduction.....	8
1.5	Applicability.....	8
2	LEADING MILLENNIALS	9
2.1	Millennials	9
2.2	Leadership	12
2.2.1	Leading Millennials.....	12
2.2.2	Transformational leadership	14
2.3	Leading sales	15
2.3.1	Planning sales	16
2.3.2	Motivating sales people	17
2.3.3	Rewards and gratuity	18
2.3.4	Goal setting	18
3	THE CASE OF OP-CENTRALIZED SERVICES.....	21
3.1	Results.....	21
3.3.1	Basic information about interviewees.....	21
3.3.2	Customer service or sales?.....	21
3.3.3	Self-Development.....	23
3.3.4	Millennials expectations toward working life	26
3.3.5	Leadership	27
3.3.6	Motivation and goal setting.....	28
4	CONCLUSIONS.....	34
4.1	Customer service or sales?.....	34
4.2	Self-development.....	34
4.3	Millennials expectations towards working life	35
4.4	Leadership and motivation.....	36
5	DEVELOPMENT RECOMMENDATIONS	38
	REFERENCES	42
	APPENDICES	45

1 INTRODUCTION

1.1 Thesis topic

Banking sector has gone through a lot of changes in the past years. The changes are caused from fusions between banks and insurance companies. Operations have extended to different areas for example financing and investing activities. Development of technology, the demand of customers and internationalization has helped the changes to happen rapidly. (Virtanen 2007, 1.) In addition to changing the working environment in banks, the new generation has stepped into working life. This small age group, millennials, are born between 1980 and 2000, and they are more educated and self-conscious than previous generations (Vesterinen & Suutarinen 2011, 17).

Trough out these changes; the working assignments has changed more from service into selling. Managers have become the leader of sales (Bass 1997, 22). In addition to these changes the banking sector is attracting future talents, the millennials. Banking sector has been a traditional working place for many decades and millennials are bringing a lot of new challenges for the management. The employer of this final thesis, OP Process Services Ltd, is growing rapidly and new millennials are being hired all the time. This makes the subject of this research extremely current.

1.2 Objectives and purpose

The purpose of this thesis is to do a background research on leading sales OP Process Services Ltd and how leading sales should be different when leading millennials. The overall objective is to interview millennials on their view, to be able to find a gap between how they are being led and how they should be led. By providing this research to case company OP Group, they will have more insight and clarity regarding its current sales leading process for millennials. The case company OP Group is based in Finland. The research may be applicable with some changes for other companies working in the banking sector.

The main research problem in this thesis is:

- What are millennials expecting from sales leading?
- How should millennials lead in sales?

This question comes from actual and real problems in work-life, and the outcome of this report will help OP Group model better sales leading management strategy in leading millennials.

This thesis researches what millennials are expected from sales leaders. Key parts of the theory are leadership, leading sales and how millennials are changing the working life in general. The understanding of millennials expectations towards working life, in general, was also researched and the differences compared to other generations. This information gives more understanding in the motivational factors of the millennials.

The goal is to gather information about sales leading process for millennials which is currently important for OP-Financial group, so they can make changes on their sales leading process. The amount of information about sales leading of millennials is limited, but the objective of this thesis is to combine the theories of millennials and leading sales. The theory part covers basic theories on leadership and in sales leading.

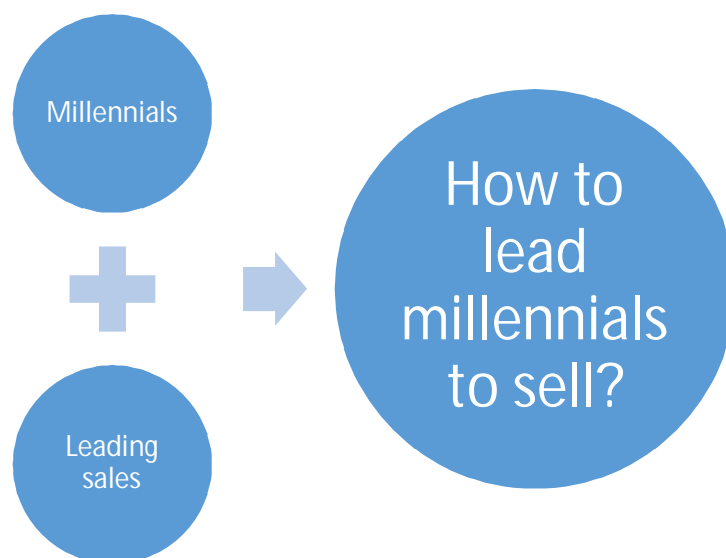


FIGURE 1. How to lead millennials to sell

1.3 Research Methods

Research methods are commonly divided in qualitative and quantitative. The differences of these have been studied a long time, and the differences have been tried to demonstrate in many ways. There can be both elements in the research. (Hirsimäki, Remes & Sajavaara 2008, 131 — 132.) The research method for this thesis was mainly qualitative research, but qualities of quantitative research can be detected. In qualitative research, the data is gathered from the subject of the research and generalization is not an object of the research.

As the word "qualitative" says the research focuses on subjective matters and the main objective is to illustrate the real life. In qualitative research, the research is based more on the researchers' observation on interviewees and in this research mostly on the conversations held with the interviewees rather than metrizable information. Target audience was carefully selected rather than randomly selected, which is appropriate expedient in qualitative research. (Hirsimäki & al. 2008, 157, 160.)

One of the most used research methods in research- and development work is group interviews. The advantage of the group interviews is to gather thoughtful and profound information about the subject. Group interviews also discover new things that interviewer might not think about before the interviews. (Ojasalo, Moilanen & Ritalahti 2014, 106.) In this final thesis, the NPS is a great example of information that was not considered as an important part of the interviews, but it became a crucial part of this final thesis and the results.

The qualitative research method was selected to this final thesis because the researcher wanted to understand the feelings, perceptions, and values that influence the behavior of millennials. The goal of this final thesis was also to create ideas for improvements, and in this, the qualitative research gave great insight. The ability to ask open-ended questions to explore the topic is a great advantage of qualitative research.

The data for this final thesis was collected from group interviews that were conducted in Tampere, Helsinki, and Kuopio. There was a total of five group interviews in which two were executed in a live environment and three in the online environment through Skype.

Pre-existing data from OP-group such as sales results from the past and current introduction package for new employees and literature were also used. A goal of the thesis was to evaluate how the outcome of group interviews associates to relevant theories.

The questions to group interviews were firstly formed using theory as a base. After the first version of the interview, a pilot interview was held to get more information on which way the group interviews would probably go. The final version of the interview question was designed in corporation with team leaders from Helsinki and Tampere.

While collecting sources for this final thesis, a lot of similar information about millennials and sales leading theories was found separately, but the number of sources in sales leading of millennials was limited. The sources for this final thesis consist of literature, group interviews and online sources. Similar final thesis project about sales leading of the millennials wasn't found, but a lot of final thesis was written about banking and sales leading.

This study concentrates on the views of the millennials regarding leading sales. In the theory part, the difference between millennials and other generations has been pointed out, but the aim is not to make comparisons between different generations in this final thesis.

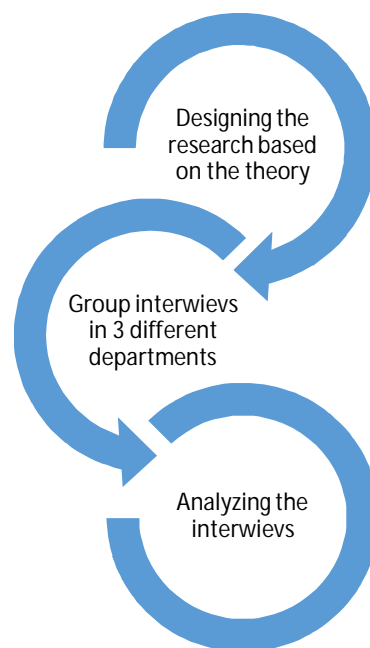


FIGURE 2. Research plan

1.4 Case company introduction

OP Financial group is Finland's largest financial services group. OP group provides its customers with the best loyalty benefits and the most extensive and diversified range of banking, investment, and insurance services. The group has three business segments: Banking, Non-Life insurance and Wealth management.

OP's mission is to promote the sustainable prosperity, safety and wellbeing of their owner-members, customers and operating regions. Our long-term customer-cantered approach also enables continuous renewal. We develop our services and products to meet our customers' needs. (Osuuspankki 2017.)

This final thesis was made to OP Process Services Ltd, which is a part of the OP Group. OP Process Services Ltd is providing services to all local bank branches, such as customer service by phone and online. OP Process Services Ltd has been growing rapidly in the past few years since local banks are focusing more on meeting clients and they are outsourcing most of the customer and back-office services. OP Process Services Ltd is working in multiple areas in Finland, but in corporate customer service in banking, there are three locations placed in Helsinki, Tampere, and Kuopio.

1.5 Applicability

The products of OP-centralized services are focused on offering banking services such as online banking, corporate cards, and payment transfer services to corporate clients. The results of this thesis are in some ways applicable to other companies in the banking sector, which employ millennials and are facing challenges in leading sales among millennials.

The working environment in OP Financial group is different than in other banking groups, and this should be taken into consideration if using the results in other banking groups. The millennials that were interviewed in this research were also a small sample of the employees working in OP Financial group. Even though the research was made for a corporation working in the banking industry, some of the results and outcome might be beneficial in other industries as well when it comes to leading millennials in sales.

2 LEADING MILLENNIALS

2.1 Millennials

New generations of people have stepped into working life – generation that challenges control in working places. This small age group, millennials are also known as Y-generation. They are born between 1980 and 2000, and they are more educated and self-conscious than previous generations (Vesterinen & Suutarinen 2011, 17). There are various definitions on millennials. In this Final thesis, the term Millennials and Y-generation is defined as the generation that has been born between the years 1980 – 2000.

Generation Y or Millennials are the most often used terms to describe this generation, but alternatives such as Echo Boomers (Harris 2005, 44 — 49), the Net Generation (Kupperschmidt 2000, 47), Generation Me (Twenge 2009, 398-405) and Nexters (Zemke, Raines & Filipczak 2000, 68). According to Kultalahti (2015), Generation Y is the most neutral term, and it does not hold any prejudices or stereotypes, and it is constantly used in the dissertation along with the term millennials which refers to members of the Generation Y.

Millennials are the first generation that has been "bathed in bits and bytes" (Palfrey & Gasser 2008, 12). Video games, computers, cell phones, and internet, has been a big part of their life. In fact, they have spent more time watching TV and surfing online than reading. Because of this, their way of interacting with other people has changed. (Prensky 2001, 1 — 6)

This generation has superior skills compared to older generations when it comes to using technology. Learning styles and preferences have also changed because of technology. (Jones & Czerniewicz 2010, 317 — 320). Millennials has grown almost all of their life in growing economic situation which has given them better expectations for the future and more confidence and optimism. But the Millennials has also gone through a short depression in the 1990s, seen bankruptcies and layoffs. According to Jurkiewicz (2000), this has made the millennials skeptical towards authority and organizations.

Many types of research show that the new generation coming to working life hasn't lived in such a different world compared to an earlier generation. Their expectations of work,

leadership, and work community are extremely variable. In the industrial era, people pursue permanent jobs that would last the whole lifetime. Millennials don't pursue a long lasting relationship with the employer. They are motivated more about the quality of life and free-time than the security of a full-time job. How should this kind of skilled workforces be indented to the company? (Vesterinen & Suutarinen 2011, 9.)

TABLE 1. Difference between millennials and X-generation

	X-Generation	Millennials
Outlook	Sceptical	Hopeful
Work definition	A place you go	Anytime, anyplace
Work ethic	Balanced	Determined
Work/career goal	Building skill set	So many interesting things
Organizations	Doubt them	Judge them
Reward system	Independence	Meaningful work
Feedback	Regular feedback, please	Constant feedback or else
Changing jobs	A must	Routine expectation
Learning	Motivates me to stay	I expect it

Working life is going through massive changes in 2010 when millennials proportion of the workforce is growing rapidly. By the year 2020, 35 to 39-year-olds will be the biggest group of the workforce. Millennials have had a lot of attention when growing up, and parents gave a lot of space to their feelings and opinions. They are also used to getting a lot of feedback from school and hobbies. They have encouraged influencing and connecting, and now they are using the same skills and waiting for the same results from working life. (Pirinen & Hussi 2010, 32 — 33.)

Millennials have a preference for collaboration over competition, and they expect to be successful in everything they do. There's a perception that the younger generation has unrealistic expectations and possesses a poor work ethic, but in reality, it's a far away from the truth. Millennials are only bringing a fresh way of thinking and different perspective to the workplace. (Sujansky, Ferri-Reed, Joanne 2009, 35.)

Millennials want to be part of a workplace that generates results. They want to create new ideas, operating models and have responsibility for their actions and results. Millennials see that giving responsibility = trust. (Snyder 2006, 78.) These are the main requirements of meaningful work according to millennials:

- 1) Enough challenges and development opportunities
- 2) Innovative, motivating and supporting team
- 3) Variable and interesting work
- 4) Assessment and rewarding work

Financially, most of the millennials have lived a stable life. They are born into digital world. The Internet is as familiar to them as the TV was to X-generation. Millennials don't want to run after higher salary or better title; they want to fulfill their dreams and to do things that seems fascinating. (Vesterinen & Suutarinen 2011, 9)

Fun atmosphere is something that millennials are looking for, and an energetic atmosphere is one of the best ways to keep millennials engaged to the company. Rewarding them with social events such as movie night, outdoor activities or day trip to the spa will keep their morale high and build far greater employee performance. (Sujansky et al. 2009, 58.)

There are three different generations present in the working life: baby boomers, generation x, and generation Y. Table 2 presents a summary of their characteristics and motivational factors.

TABLE 2. The generations in workforce (Kultalahti 2015, 38)

	Birth Years	Characteristics	Motivators
Generation Y	1980 - 2000	Seek work-life balance and immediate gratification, value instant communication, impatient.	Flexible and portable career, challenging and meaningful assignments.
Generation X	1965 - 1979	Skeptical, more concerned about the outcome than processes, distrust of organizations.	Formal qualifications, managerial positions.
Baby Boomers	1946 - 1964	Hard working, loyal to an employer, value face-to-face communication, lacking in technical skills.	Status symbols, recognition for the experience.

2.2 Leadership

2.2.1 Leading Millennials

In *Good to Great* (2001), Collins reports that managers who take their businesses from good to great should first pay attention to people who are working in their company. People inside the organizations are changing from baby boomers to millennials.

Millennials, also known as Y-generation wishes that work is challenging, and it gives a possibility to develop themselves. Young workers might lose their interest fast if the work doesn't provide them with enough challenges. Sometimes supervisors might think that

millennials are selective on work assignments. Routines are also identified as unmotivated. (Pirinen & Hussi 2010, 74.) Millennials are flexible on working times and content of work, but they want the same treatment from the employer. (Alasoini 2010, 27.)

Millennials want to be part of the decision-making process and feel that the manager cares about their views on things. Managers should ask millennials to share their opinions before making the decisions. By doing this, millennials believe that managers are concerned about their values and ideas. To be able to lead the millennials, managers need to understand the motivating factors for millennials. (Illingworth 2014, 41.)

Importance of supervisor is extremely important to millennials according to several studies (Smith 2010, 434 — 447). According to Hershatter and Epstein (2010, 211 — 223) generation Y seems to be more needy and high-maintenance than other staff inside the organizations. Millennials seek for affirmation and approval because they grew in a world where they were rewarded for almost any effort they made. Millennials expect and need feedback to receive assurances that they are performing well and stay on the right track.



FIGURE 3. Most important qualities of managers, when asked from millennials, (Manzano & Nyström 2011. Modified).

When the same questionnaire was given to managers, they arranged the qualities of managers in the same order (Manzano & Nyström 2011, 25). Bruce Tulgan, one of the leading expert in leading millennials, has given six guidelines on how to lead millennials (Burkus 2010):

- 1) Give them space to grow
- 2) Create meaningful experiences
- 3) Utilize mentoring
- 4) Respect and react to their visions and view
- 5) Give feedback frequently
- 6) Be Flexible

Now when the millennials are moving towards working life, the leadership has to change. According to research (Metsäranta 2008, 67), there have been tensions between millennials and X-generation. To get rid of these tensions managers, and colleagues must learn to adapt to new ways of acting. According to Lucian Tarnowski that millennials want to be different, so managers should see everyone as an individual. Millennials love to question everything that is said to them, so managers should be more present and be able to justify everything. The concept of "manager is always right" is far gone.

2.2.2 Transformational leadership

Transformational leadership consists of shared processes and involves putting all the leader levels and working units into action. Since the business environment and the challenges have changed, they become more complex than ever we need transformational leadership. (Burns 1978, 78). According to Payne (2008), B2B sales has to change more towards building relationships. Study conducted by Shannahan, Bush & Shannahan (2013) shows that transformational leadership has cultivated sales performances at the sales organizations. Transformational leadership has also affected the well-being and motivation of employees, which are important factors to employers.

Also, being a great tool to lead B2B sellers, transformational leadership is also a great way for a salesperson to lead their B2B customers. According to Bass (1997, 37 — 41), it has been to make a stronger buyer-seller relationship. Burns (1978) was the first person

to present models of the transformational leadership almost 40 years ago (Hautamäki, 2016, 30). Transformational leadership is motivating and moralizing the followers who are extremely important when talking about generation Y. The most effective leaders are the ones who are satisfied with their followers, and they are often more transformational than transactional leaders (Atwater & Yammarino 1992, 141 — 164). Innovation, entrepreneurship, and change are the main focus points of transformational leadership according to Tichy and Devanna (1986). Leadership skills in changing situations and finding the best practices are the main ideas of transformational leadership.

2.3 Leading sales

Managing salespeople successfully is a highly demanding job. Sales manager role is to constantly tell your salespeople on selling your product and your company with its mission and strategy. Sales manager must keep salespeople motivated daily and encourage them into top-class results (Marks 2008, 14). It takes learning and educating to become a sales leader. No one is born a sales leader, even though sales leading starts from oneself. It is the desire and necessity to lead, distribute tasks and educate sales force. Sales leading require ones' ability to adapt themselves as a sales leader (Rubanovitsch & Aalto 2010, 20). Sales leading is extremely important for corporation's success, because sales need great sales leading. Sales activities should be planned and organized carefully. Goals for the salespeople should be clear and reachable, but challenging so, the salespeople will improve their actions and sales results (Rope 2003, 117).

Sales leader must take responsibility on the financial part of the business as well as the sales results of the salespeople. Sales leader is also responsible for the development and the well-being of the salespeople. Sales leading should be divided into different sectors, which will be prioritized by urgency and importance. Sales leader must understand the company strategy, act upon that, and encourage the salespeople to do the same. (Rubanovitsch & Aalto 2010, 20.)

2.3.1 Planning sales

Everything from sales leading to marketing is planned in effective corporations. Planning means setting result goals for the company and allocating the resources for both teams and individuals to reach these goals. Employees should be involved in the planning part, so they understand where the goals and possible changes in the way of acting come from. The capacity and abilities of employees should be taken into consideration when making plans for the company. (U.S. Office of personnel management 2015.)

Corporations are changing all the time, so the planning of sales is extremely important. Planning of sales can be divided into three parts.

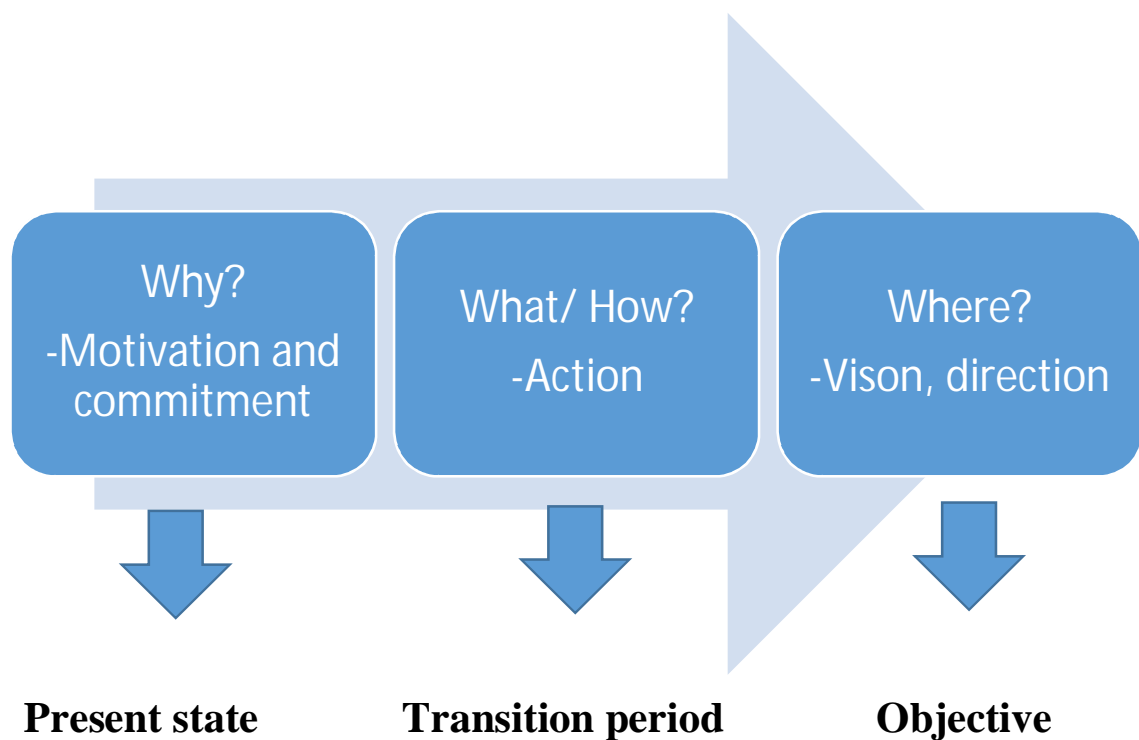


FIGURE 4. Planning sales (Aarnikoivu 2008, 165).

Planning sales is truly important, but still, the planning often stays in a poor level. Team leaders should highlight the importance of planning to salespeople. Salespeople should clarify the following things before customer contact: meaning of the contact, how the meaning will be carried out, the goals for the contact and how those are measured, so salespeople know if the contact was successful or not. (Nieminen & Tomperi 2008, 75.)

Operation plan in sales should also be crafted as part of sales leading. Operation plan takes into account distribution of work assignments, so everyone has work task and responsibility. Planning operation plan for sales takes also reporting methods and ways of acting in consideration. All the plans should aim for hitting the goal. Planning should consider the resources and ponderability. Resources needed for achieving the goals should be compared to current resources inside the company to know if the goals can be reached or more resources should be acquired in the form of employees for example. (Rope 2003, 118.)

2.3.2 Motivating sales people

Working motivation consists of the collaboration of employer, employee and working environment. People have a different kind of expectations about work, which makes work meaningful and motivating. Motivation influences the way people act and why something's are done and others left undone. Level of motivation affects directly on how salespeople achieve their goals, and that's why motivating is extremely important for sales managers. (Nieminen & Tomperi 2008, 31)

Individual needs, from the view of working motivation, can be divided into three different segments:

- 1) Need of subsistence
- 2) Need of social cohesion
- 3) Need of progression

All of these needs should be taken into consideration when leading salespeople. Need of subsistence is seen as financial well-being. People want to feel security and financial well-being is one of the main reasons for creating that. Sales bonuses are a good example of bringing the motivation up in this segment. Still, financial bonuses aren't the best way to create motivation. Need of social cohesion is about social interaction and feeling of shared visions and missions. Need of social cohesion is extremely important since most of the salespeople work are independent, and people desire for human contact. Need of progression is the most important of these three needs. It's about professional and mental growth, the ability to educate and improve themselves. When salespeople fulfill these needs, they are truly motivated. (Nieminen & Tomperi 2008, 35 — 36)

TABLE 3. The antecedents and consequences of job satisfaction (Kultalahti, 2015, 35)

Antecedents	Concept	Consequence
Appraisal of one's job, pay, promotion, coworkers, supervision, work, recognition, working conditions, company, management	Job Satisfaction	Pleasure, positive emotional state, motivation to work, high performance

2.3.3 Rewards and gratuity

Sales bonuses and rewards can be separated in internal and external motivating factors. To lead and understand the reasons for workers motivation, these two should be separated. They do not contrast each other but rather complement one another. External motivation comes example from salary, bonuses, recognition, and fringe benefit. These external factors can be extremely valuable in creating short-term motivation for example sales competitions.

The goal should be to find the long-term factor for motivation, and they can be found from internal motivation factors. Internal motivation comes from the work itself. The work should be rewarding and bring the salespeople ahead on their career. Internal motivational work is often meaningful, challenging and versatile. The rewards from this kind of work could be for example joy of working and satisfaction of customers. (Nieminen & Tomperi 2008, 37) The final finishing for motivation, the duration, and force of it, will give the balance between the reward and the work completed.

2.3.4 Goal setting

Goal setting is one of the most important things about leading sales. There are several types of research about how much better results people get by setting goals whether it's about leading sales or personal goals for life. Goals set properly fire up the salespeople and the passion inside them and give them a clearer vision of where they should be going.

How could you get somewhere if you don't know where you are going? Goals set properly will do these three things:

- 1) Change strategy into action
- 2) Guide the way
- 3) Excite people

According to Brian Tracy (2016), one of the most successful motivational speaker and self-development author, knowing what you want is the starting point of personal progress and career success. He has created a simple seven seven-step process to set a great goal:

- 1) Defining exactly what you want and be extremely specific with that. Don't do a mistake of saying "I want to sell a lot," but clarify exactly how much.
 - 2) Write your goal down. Only 3 % of adults have written their goals down. According to studies at Yale and Harvard, this 3 % earn in average 10x more than the 97 % put together. (McCormack, 1986)
 - 3) Set a specific date for when the goal should be achieved.
 - 4) Make a list of things everything that could possibly help you to achieve the goal.
 - 5) Organize the list and create a checklist.
 - 6) Take massive action!
 - 7) Do something daily on your most important goal.
- (Tracy 2016)

There are three different types of goals (figure 5) that should be taken into consideration:

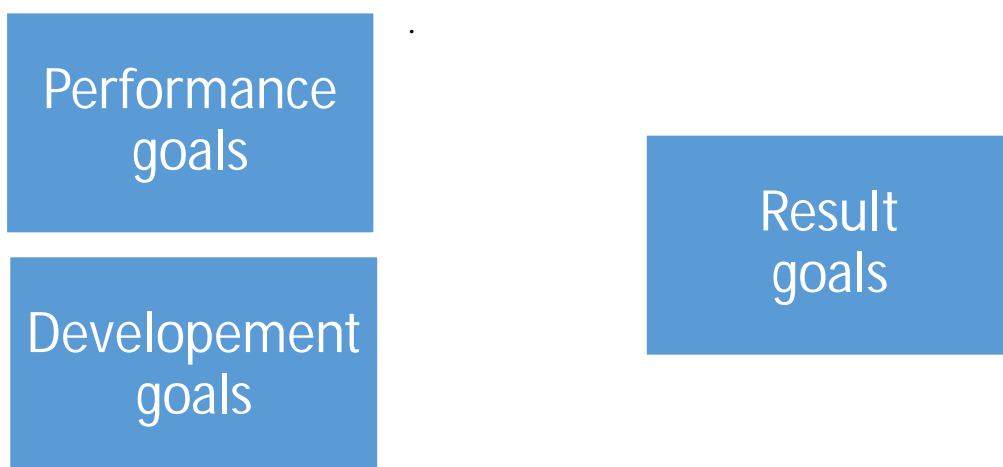


FIGURE 5. Three different kinds of goals

Result goals are connected to sales goals and the productivity of the whole business activity. Results are the mixture of development and performance goals. Separating goals into three different categories helps to set the goals and to understand their meaning in the big picture. Result goals are always the most visible and the ones that salespeople and managers are aware of. Result goals often numerical goals such as a number of sales, sales growth and a number of new clients. There should also be interval goals, between setting a goal and achieving it, a point where one can analyze where they are going. (Nieminen & Tomperi 2008, 62 — 63.)

By measuring only results, the action can be fixed only afterward, that's why performance goals are extremely important. Performance goals are often about the amount of work or selling proposition of certain product/service. Examples of performance goals are some calls, the amount of offers made or a number of meeting. Performance goals also give salespeople more freedom and responsibility of their own doing. Mostly performance goals are quantitative, but they can also be qualitative, but in those cases, the measurement of reaching the goal is harder, and it's more about self-assessment.

Result goals are about final results, performance goals about how to get there and development goals about know-how and learning more to educate and improve oneself. Development goals are often personal, and they are about how operation models and know-how about that should be developed so that customer satisfaction would be better. Development goals could be for example improving performance skills or educating salespeople more about company's new product. Performance appraisal is the place to discuss about development goals. (Nieminen & Tomperi 2008, 71.)

Even though Millennials are extremely goal oriented, they might feel annoyed by personal goals and sales competing against others. Managers should try setting some goals with bonus and rewards for everyone in the team. Personal goals should be connected to organizational goals because millennials want to contribute to the overall bottom line. (Sujansky et al. 2009, 49.)

3 THE CASE OF OP-CENTRALIZED SERVICES

3.1 Results

3.3.1 Basic information about interviewees

Eleven people were interviewed to this research in three different cities. Two of the interviews were made live in Tampere with three participants in both groups. Other two interviews were made via Skype with two and three participants. Big part of the workers in OP Process Services Ltd are females, and therefore main part (9/11, 82%) of the interviewees were females.

Since the thesis topic is about millennials, all the participants were born between 1980 and 2000, youngest being 23 years and oldest being 33 years. Average age of the participants was 25,9 years. OP Process Services Ltd is quite a new organization, and for example, Tampere location was established 11/2016, and most of the interviewees have worked for a short time in the organization. Longest employment relationship was 2 years in the current position, whereas the most recent employee had only worked for a month. Average employment relationship within OP Process Services Ltd was relatively short 9,8 months.

3.3.2 Customer service or sales?

The results of the interviews were analyzed after the interviews and compared them to current theories. All of the interviews were transcribed, and numerical results analyzed using excel. Most of the results were qualitative, and these were studied and compared to theories and current state in OP Financial Group. Even though interview framework was built beforehand, all the interviews were a little bit different and some changes were made to interviews question depending on which way the interview was going. The first question when starting to find out more about sales leading was to determine if employees see their work more like customer service or sales. All of the participants agreed that the work is more customer service than sales, but sales are still a part of their everyday work. "The main focus of our work is customer service, but selling supports the process, making the customer feel even better about the customer service situation."

Sales can be seen as selling either products or services (Nieminen & Tomperi 2008, 78). Most of the interviewees think that the most important thing that they are selling is their personal know-how, problem-solving and the brand of OP Financial Group.

"Most of the sales we are doing is finding the solution to customer's problem and fixing it with one of the services that we offer."

The work that these three teams are doing is mainly incoming calls and messages, and the normal situation of the first customer encounter is customer contacting the team with a problem. Most of the people see that after this problem is fixed their work is done and they don't do any more selling. Some feel like customers wants to end the conversation right after the problem has been solved, so it's hard to make an up sale after selling your expertise. Few of the interviewees see this as an advantage since the customer is satisfied with the service.

"The customer service situation normally starts with the client having a problem. After the problem is solved, the customer is pleased, says thank you, and ends the phone call. It is hard to do the selling in that kind of environment."

Tampere	Helsinki	Kuopio
<ul style="list-style-type: none"> • Team leader • Team coach • 14 team members 	<ul style="list-style-type: none"> • Team leader • Team coach • 13 team members 	<ul style="list-style-type: none"> • Team leader • Team coach • 31 team members

FIGURE 6. Team chart

The main thing most of the participant sees as selling is appointment booking to local branches. In this kind of selling, employees aren't selling a product or services, but rather the time of corporate decision-makers to come to one of OP's local branches for a meeting. The final sale is made in this meeting. Time bookings are coming more unusual in the

future since customers want to make the new agreements online and this is the main reason why employees of the OP Process Services Ltd should start to master the art of selling and finding the best products and services to corporate clients.

OP Financial Group is a big corporation that is also working in the insurance business. The teams interviewed for this final thesis work only in banking side, and therefore one of the most important selling points is insurance selling focusing on time booking for either phone, online or local branches. Insurance is the topmost thing that sales leaders remind all the team members, but team members feel like they would like to have more coaching about this subject.

"The only thing team leaders tell us about insurance sales is ask ask ask, we would like to have more information and learn sales tactics regarding insurance sales."

Some of the interviewees see that selling time isn't real selling and the only real selling is selling directly something that brings the OP Group more revenue right ahead such as a new business card or online banking system. All the participants still see that the most important part is high-quality of customer service and selling the knowledge and expertise of OP Group.

3.3.3 Self-Development

As theory part of this final thesis discovers millennials have grown surrounded by technology and that has modified their ways of working and learning. Continual learning is significant to all of the interviewees, and during interviews, different ways of learning were compared to others. Even though millennials have learned to live with technology, they still appreciate more face-to-face communication when it comes to learning new skills regarding selling. Participants see that the problem with online training is that it is harder to focus, ask detailed questions and keep up with the pace.

"The opportunities that online skype training brings is great since you can get multiple people from multiple locations, but when it comes to quality of training, I prefer face-to-face training."

Technology still helps a lot when it comes to daily work and asking help from other experts. According to interviewees, most of the online training are mostly recorded, or only one person is speaking all the time. Participants think that these could be better if there are more chances to be part of training. One major thing that makes face-to-face training better is seeing one's face impressions in both trainer and the learner. Face-to-

face trainings also helps the trainer to see the reaction of people for new information, since most of the interviewees say that they might be shy to ask extra information during skype trainings,

Feedback is a significant part of self-development. Most of the interviewees feel that they are getting feedback, but not as much as they wish. The difference between participants seems to be from their seating position. Those who sit next to the team leader think they get enough feedback, but the ones who sit further away think that more feedback is needed. Most of the feedback that comes from team leaders is regarding customer service skills and feedback regarding sales is extremely unusual.

Most of the participants think that they get enough feedback when being in contact with team leader or coach in development discussion. These discussions are held too infrequently according to interviewees and feedback should be more frequent. The team gets a lot of feedback about results and what are those ratios to goals. In addition to this, participants wish to have more instructive feedback such as examples of sales situation and how could they have performed better on that occasion. The most important feedback employees get are directly from customers, and it is an extremely motivating factor according to interviewees.

All of the interviewees agreed that all kind of feedback is good and there is never enough feedback. Most of the employees didn't get feedback directly from their colleagues, and they thought that this might be a great way to get feedback also in a positive form since currently you mostly hear feedback from your colleagues when you have done something wrong. Some of the interviewees had a monthly meeting with their sales coach, and these individuals seemed to be the happiest with the amount of feedback they are getting. Others have had such meetings only once or twice in 6 months' period, and they were the ones who thought that they are not getting enough feedback.

Morning starts are held in every team in Tampere, Helsinki, and Kuopio. The purpose of these is to give important information to team members and motivate them to working day. All of the interviewees agreed that these morning starts are nice moments since most of the work is done individually, so it is nice to see the whole team as one. During the interviews, it was found out that team members see these more as an information moment than really motivating moments for the day and they wished that there would be more

motivating and boost the positive feelings for the day. The interviewees did not have a clear vision regarding the main purpose of the morning starts, should it be more information or motivation according to the employer. The possibility that team members can keep the morning starts rather than team leaders was also a great idea according to the interviewees. In Kuopio, team members already held the morning starts now and then and the feedback of those was extremely good. Team members felt that these starts were bringing a lot of positive feeling to working day.

As part of self-development and where interviewees want to improve on it, they investigated what are the main reasons for not being successful in their work today. Various reasons occurred, and the amount of working career in OP Process Services Ltd has a significant impact on these reasons. For the new workers, the main reasons for not succeeding in their work seems to be the expertise regarding products, services, and the uncertainty on how to solve the client's problems.

"Products are extremely hard to sell if you don't know what you are selling and why."

Many of the interviewees also thought that they do not have the proper mode for selling to the customers since they feel that they have been educated to be more customer service persons than a salesperson. They have been satisfied with solving the client's first problem and not making any up sale after that and going directly to next customer contact. In addition to these technical matters and the use of technology was the most often mentioned obstacle in succeeding day-to-day work.

According to theory part of this final thesis, continuous learning is one of the main values that millennials value in their job. Interviewees think that they are being educated a lot in the start of their work in OP Financial Group. Everyone has started his or her work with one-month long introduction period and training. After the introduction, they are being trained continuously, regarding new processes for example new back-office work. Interviewees still think that there should be more training regarding ways of working. "Most of the training are more telling new information regarding a new service, such as a new website, rather than training how to use that."

Interviewees thought that they would like to get more training regarding things such as selling and customer service skills.

"It would also be nice to have more training in using different software, such as investment or financing software."

Operating models are also changing constantly, and interviewees think that they are expected to keep up with everything by themselves rather than organizing education for them. The ability to give better customer service and doing more selling is the main reason why more training should be organized.

"Sometimes there has been a new service that customers might be asking, and we haven't even heard of the thing rather than have a training. This doesn't give the customer the right image of the OP Financial Group."

Interviewees felt that they do not have any proper training regarding only selling and the current way of training is reminding to sell more.

3.3.4 Millennials expectations toward working life

As part of the questionnaire, this final thesis also researches millennials expectations towards working life in common and the main reasons for changing working place. In theory part of this final thesis, it was discovered that millennials appreciate different things in a career than previous generations. These have a lot of impact on leading millennials and on how they would wish to be led.

Most of the interviewees see the future of working life very positive and hopeful. Most of the participants have never been unemployed, and their employment career has been going up ways. They have also always found a new working place when it has become topical. However, few things make the feeling about future working life little bit insecure. All of the participants knows highly-educated people who haven't been able to land a job after their graduation. The other worry and at the same time opportunity lies in technology since for example the current job that all the participants are doing is currently being turned more to automatic robots. Technology is still bringing more opportunities than taking them according to interviewees.

"Technology is taking away our current jobs in the future, but it is bringing unbelievable chances in the future."

Many things influence millennials thoughts about changing a working place. Possibility to move forward in their career is one of the most important factors when choosing an organization to work for. When asking, which was the reason to come to work at OP Financial Group, the main reason was that possibility to move forward on the last working

place was unthinkable. Salary and one's ability to effect on their salary based on sales or other metrizable targets was one of the top reasons when choosing a place to work.

Working environment and team spirit bring motivation to working according to all interviewees.

"Even though the work itself wouldn't be motivating, the co-workers could make it motivating, but no other way around."

Content and meaning of work are also extremely important for millennials, and they want to challenge themselves on a daily basis.

"If I can't challenge myself and I feel that I already know everything about my work, it means that it's time to find something new to work on."

As theory part of this thesis discovers millennials don't appreciate long-lasting working relationships as much as previous generations. Millennials are waiting for more new challenges, continual learning and being part of a team. Free time and freedom is a valuable thing to millennials and possibility to work when and where they want is a great benefit according to interviewees.

In a current job, the feeling of appreciation was one of the main reasons to keep millennials interested and motivated. Team spirit was also greatly valued when asking the top reasons for being happy in the current job. Diversity of tasks and the ability to learn new things were a significant advantage as well. Millennials wish to have more responsibility for their work and being able to make even larger decisions than they are currently allowed.

3.3.5 Leadership

Millennials think that leadership is extremely important on their daily working and they wish that leaders would be even more present than they are right now. Team leaders should be easy to approach according to interviewees, and all the team leaders are easy to approach so this has a great status of these three teams. Even though team leaders should be easily approached, they should still have their own roles as leaders.

Participants of interviews were missing team leaders to be more sales leaders and give employees more practical tips on how to perform better in sales. Most of the interviewees

see that team leaders' main job is to read more on the whole team as a whole and plan reforming and renewal of the team in changing the environment. More sales leading was desired.

"The main task of the team leader should be to help the team to reach their goals."

Many interviewees agreed to this sentence and wished that team leaders would be even more present and coaching team members on a daily basis. Assertiveness and skill to challenge team members in an instructive way were something that participant's value in team leaders features. Even though team leaders should be assertive, they still should be friendly, and if the employee has some problems regarding either work or a personal thing, they should be able to talk to team leaders. Team leaders should also be able to receive feedback from team members to become better leaders.

Team leaders should be head of the team in everyday activities but especially when something exceptional happens during a working day such as some technical problems that cause more incoming calls from clients to the team. Team leader's motivation transfer directly to the motivation of team members, and if team members see that team leaders are working hard and are doing everything they can to the team, team members are likely to do the same according to the interviewees.

"Team leaders should also be trustworthy, empathy-minded and not dictators."

3.3.6 Motivation and goal setting

Motivation is extremely important when it comes to working and selling. As theory part of this final thesis discovers there are both inner and outer motivational factors. During the interviews, it was found that inner motivation is more important to employees than outer motivation factors. All the interviewees agreed that one of the major motivational factors is a satisfied customer and whenever they get a compliment or thank you directly from a customer, it gives them the motivation to serve the next customer even better.

"Getting a thank you directly from the customer is the motivation there is."

Even though motivational factors are more important, interviewees still value outer motivational factors such as reward system in OP Financial Group. It motivates everyone with greater results in sales, customer satisfaction and efficacy one gets a greater compensation for their work. Everyone inside the team is given a certain goal to reach

regarding these 3 goals, and these goals keep people motivated and the ability to compete against yourself and others. According to interviewees, it is essential that these set goals aren't too high or too low.

"The goals should be challenging to reach but not impossible."

Motivation to selling comes more from satisfying the customers need than for monetary reward for selling a certain product.

Monetary reward system was also researched during the interviews and the opinion of employees regarding that. All in all, the current reward system was thought as fair and equality among employees. Many of the interviewees agreed that this reward system is the best reward system that they have come across their working career. The goals that one should reach to get bonus levels are reachable and not impossible to reach as in some other corporations.

Some problems occurred in the reward system according to interviewees. One of the main things was regarding customer satisfaction indicator NPS. Net Promoter Scores measures customer experience from -100 to 100.

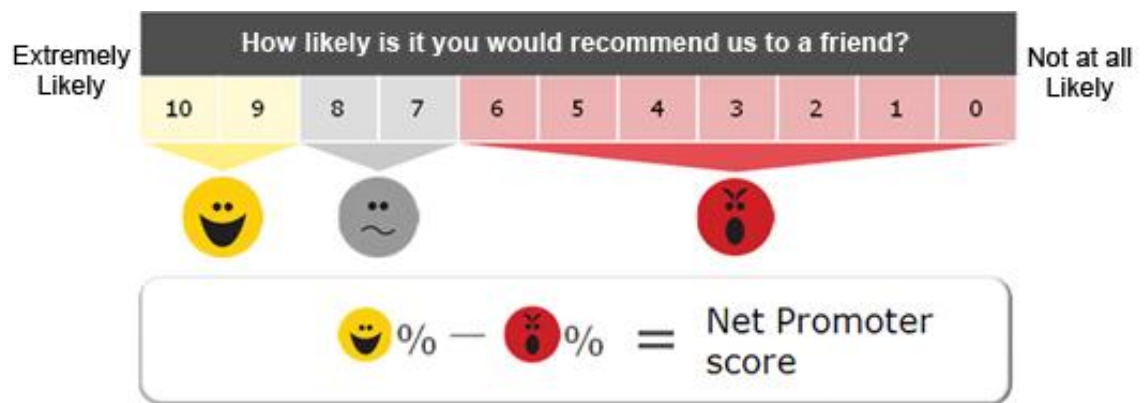


FIGURE 7. NPS calculation (Netpromotersystem 2017)

The main problem within this is that often the feedback coming from NPS is conducted towards OP Financial group in total rather than the customer service of the person who was answering the phone call. All of the interviewees agreed that there should also be a feedback possibility regarding their service, since for example when there is interference in online banking system customers almost always gives bad feedback because of that

and not because of poor customer service. According to interviewees, there is also a problem within who the NPS questionnaire sent out. At this moment, the questionnaire is sent only to incoming calls and therefore the motivational factor for either web-messages, e-mails or out-going phone calls is lower since they aren't measured in any way regarding customer satisfaction.

The fact that reward system works in multiple areas is extremely valuable since some are a better salesman, some more high-performance and some marvelous in customer service skills. The way of working inside the team has changed a lot in last 6 months, and it is now possible for employees to make all kind of banking contracts within the phone call rather than booking a time for the local branch. All of the interviewees see that if they should do more work within every phone call, then the performance goals should be lower (measured by customers/hours).

Goal setting is extremely important for succeeding in sales.

"The team has joint goals, and everyone has their personal goals that are given by the corporation."

According to theory part, the goals are more likely to achieve if employees can be part of goal setting process. Of these three teams, three main goals are measured on a daily basis: customer satisfaction (NPS), sales and efficacy of the team. The main goal at this point is NPS when it comes to joint goals since that is monitored and reported to team members most often and NPS in the one where team reward is given. Team members feel that they don't have much say about the collaboration goals and they are mostly given by the supervisors.

"There have been a few times when we are able to set goals for the whole team, but we weren't given enough time to think and go through these goals."

Some team members think that the joint goals should come directly from supervisors and they don't want to be in a position to make those decisions. Even though there were some differences, within interviews that should the joint goals become directly from supervisors or not the collective opinion was that it is extremely important that the goals are solid and the whole team can engage with them and regard them as reachable.

During the interviews, it was also researched if team members set personal goals regarding results, development, and performance apart from the basic goals of the

corporation. Surprisingly very few of the interviewees has set a written goal to support their succeeding in work.

"I am an average worker, so the given goals are good enough to me."

This was an often-heard phrase during the group interviews, and it feels that many of the interviewees were lacking ambitious. The interviewees consisted of workers who have worked in the work assignment for a long time and could set goals higher than the given ones and fresh employees who are unable to reach the goals and could set lower goals, but still, goals weren't set. Some of the participants think about their goals inside their heads, but almost no one writes them down, which is truly important according to theories. Most of the goals set by interviewees are non-numerical that are hard to measure and very nonspecific such as

"I will give a better customer service to clients."

At some teams, interviewees have had conversations with their team leaders or sales coaches, and they had set some spoken goals for the next month. Most of the new employees have set a goal to learn to use all the systems and learn all the information to be able to give a better customer service experience to clients. Even though team members aren't setting personal goals, most of them are still following the progress of reaching the goals on a daily or weekly basis.

To reach the result goals one should have performance goals since performance goals can be adjusted during the process. Since the team members are following the result goals often, they should also know the performance that is bringing them closer to the wanted results. Most of the interviews do not have performance goals that are supporting their day-to-day activities, but all of the participants agreed that this would be a great idea to have.

"It would be a great idea to test that I will ask five persons a day if they would like to order a new Visa Business Card and see how that would be affected by sales results after a month."

Participants also thought that performance goals as all goals should be set with a partner so they would be responsible for someone else reaching the goals. Some of the participants have set some performance goals, but they haven't measured the performance on that goal after setting it.

Learning is also one of the top factors when evaluating the working place. It is also important to set development goals to every month, and most of the employees have set

a goal to learn something new every month, but these goals are often hard to define since they are mostly non-numerical. Most of the participants said that they want to diversify their personal expertise each month. Since the working environment is changing all the time and new tasks are given to team members every month regarding back-office work, they feel that they are always learning new things even without setting specific targets on what to learn next month.

Both personal and team goals are certainly important to succeed in sales. In theory part of this final thesis, it was found that millennials often appreciate more about team succeeding than them succeeding only personally. Both of the goals were considered important by the interviewees, these goals give support to each other, and both are needed. Personal goals are easier to affect by on individual and reward system is mostly made of achieving personal goals, but the positivity of the team and social cohesion gets better when the team is accomplishing the given goals. Most of the participants think that personal goals are more important when it comes to the motivation of selling, but team goals are more important when it comes to good feeling and great working environment. The feeling of collaborative succeeding is indeed essential.

Sales competitions are also a great way to give more sales motivation according to interviewees. Most of the sales competitions hold inside the OP Process Services Ltd are poorly organized according to team members.

"The biggest problem with sales competition is that they are mentioned ones in a team meeting, and then nothing is heard of the end results. There should be sales competition atmosphere all the way during the competition."

According to team members, they wish to have also sales competitions where the reward would be for the whole team instead of one individual since if the reward is going to one person and few people get a great head start, the others won't be motivated anymore by the competition. The sales competition with a prize for the whole team also keeps the whole team motivated, and the team spirit is enormous.

Customer satisfaction (NPS), efficiency and sales results are published every month for everyone inside the team. Currently, they are published in the way that everyone can see where they are ranked among others, but everyone's name is hidden, so no one knows which is which. OP Process Services Ltd, the employer of this final thesis, asked that this fact would be researched during the interviews and what would be the team member's

opinion if all the results were completely open. Most of the interviewees agreed that it would be all right to them if the results would be public, but they did not see any extra value on that, and they understand if someone feels that putting the results public might be distressing. The main benefit according to participants is that one can already compare him/herself with other results and there is no need to know which result belongs to which person. They agreed that it is enough if team leaders see the results and use them right to coach team for greater results.

"For example, someone is always more efficient than others should, team leaders ask that individual to coach others on the way of working more high-performance level."

4 CONCLUSIONS

The interviews and the interviewees collected gave a great sampling of the millennials from three different locations and the total material collected for the final thesis was as anticipated. The age distribution of interviewees varied between 23 and 33, and there were both new, and long worked employees in the interviews. Saturation point was also reached while doing this research and the same themes and answers were given in all interviews regardless of the age or workstation of the interviewees. The results of the interviews were similar regardless of the interviewee's age or the length of the career at OP Process Services Ltd. Based on this, the results of interviews can be held trustworthy, and they describe the research problem greatly.

4.1 Customer service or sales?

The main research question was regarding expectations towards leading sales. The fact that all of the interviewees thought their job more as a customer service gave a little different perspective to this final thesis.

"The main focus of our work is in customer service, but selling supports the process, making the customer feel even better about the customer service situation and making the customer experience better."

This was anticipated before starting to do the final thesis, and therefore it did not bring any problems toward the work. Surprisingly to preconception most of the interviewees said that the most important thing that they sell is their personal expertise, time bookings and the brand of OP Financial Group rather than products and services. In the future, team members are able to make the agreements by themselves rather than booking times will change a lot of working ways and this will force the organization to change their working ways dramatically.

4.2 Self-development

Self-development was one of the most important things in working based on the theory part and the group interviews absolutely support this case since every interviewee mentioned self-development as one of the reasons they look for a job. Theory and practice didn't quite go hand-in-hand when talking about the ways that employees wish to be trained. Based on the theory, millennials appreciate technology as part of training, but

interviewees agreed that face-to-face training is the best kind and gives the most value. "The opportunities that online Skype training brings is great since you can get multiple people from multiple locations to join, but when it comes to quality of the training, I prefer face-to-face training."

Still, the interviewees agreed that technology helps a lot when training salespeople since it gives more freedom regarding time and place.

Getting and giving feedback was also appreciated much within the interviewees as it was expected by the theory of this final thesis. Even though most of the participants get a lot of feedback, they still did not feel like there was enough of that.

"The feedback should be more on ways on how to change ways of working and going through real situations with clients and getting feedback on what I could do better and what I did great."

It was expected that team members would care more about feedback coming from team leader and colleagues, but surprisingly the most important feedback to employees comes directly from the end-customer, and they wish to have even more feedback from that direction.

Employer of the final thesis asked that the impact of the morning starts would be researched and the hope was that employees would see that as a motivational event that gives more power and energy today. The results for this weren't as expected. The majority of employees sees morning starts as a positive thing, but most of the interviewees agreed that it is more an info session rather than a super positive start for the day. The impact is good, but it could be great.

OP Process Services Ltd also wished to know more about the major reasons for not succeeding in their work currently and happily, for the company there were not so many reasons on this one. For the fresh workers, the reasons were regarding on learning new things and products as predicted, but surprisingly this seemed to be the most important thing also in the opinion of the older workers.

4.3 Millennials expectations towards working life

As theory part of final thesis finds out, millennials expectations towards working life has changed a lot from previous generations. The theory and the findings of the interviews

are very similar. According to both, millennials see the future of working life very positive and hopeful, since most of the millennials have never been unemployed and their employment career has been going up ways.

"Technology is taking away our current jobs in the future, but it is bringing unbelievable chances in the future."

According to theory part, millennials seem to appreciate flexible and portable career, challenging and meaningful assignments. They are seeking for work-life balance and immediate gratification from the employer. They also value instant communication and inpatient. All of these motivators and characteristics were a big part of interviews so they support the theory. Salary and one's ability, to effect on that was also one of the top reasons when choosing a place to work. Working environment and team spirit were important to every interviewee, and it supported the findings in the theory part completely. Feeling of appreciation was also important to millennials, and happily, for the company, most of the interviewees feel having enough of that.

"The most important thing in my current position in OP Financial group is that I feel the appreciation from my colleagues and supervisors."

4.4 Leadership and motivation

Leadership was as important to interviewees as theory expects and the expectancy of leader's habits and essence is mainly the same as expected. The main features of leaders were listed to be conversational, positive, productive, responsible and open.

"The main task of the team leader should be to help the team to reach their goals."

Theory part found that invigorating is the most important quality of the managers and interviewees agreed that this is important. Interviewees still thought that conversational and the ease to approach is the most important qualities. Assertiveness and skill to challenge millennials were also important to millennials and this support theory about millennials appreciating challenges in their work. According to interviews,

"Team leaders should also be trustworthy, empathy-minded and not dictators."

Motivational factors were also researched as part of this final thesis and theory finds that internal motivational factors are more important and long-lasting than outer motivational factors. According to interviews, millennials appreciate both factors, and for example, reward system (outer motivational factor) was extremely important to motivation. Still outer motivational factors were more powerful and for example getting a thank you

directly from the customer and the challenges of the work brings the most motivation. "Getting a thank you directly from the customer is the best motivation there is."

Monetary reward system was also researched, and the participants were very satisfied with current system. Some change ideas regarding this were given, but because of the restricted resources within this final thesis, direct reward system modifications ideas will not be given.

Goal setting was one of the most important findings of this final thesis since many recommendation ideas can be given on that field. Goal setting is extremely important for succeeding in sales but according to interviewees goals have not been set in the working place as much as they should be.

"The goals should be challenging to reach but not impossible."

Most of the goal setting in direct goals coming from the team leaders. As theory part also finds goals are more likely to achieve if employees can be part of the goal-setting process. Goal setting and thinking about how to reach that goal was in bad shape inside the teams.

According to theory, millennials appreciate more on team achieving great results than on personally achieving great results. While interviewing millennials it was found out that even though millennials value the team goals and achieving them a lot the more important goals to hit are still the personal goals. Few of the interviewees agreed with the theory that team goals and achieving them are more important. Sales competitions bring up the motivation to selling, and it is one of the oldest ways to motivate people to sell according to sales leading strategies. Interviewees' reaction towards sales competition was pale since they thought that the sales competitions organized currently were small and easily forgettable. They still saw the opportunity of sales competitions in the form of motivation.

5 DEVELOPMENT RECOMMENDATIONS

All of the interviewees agreed that they see their work more as a customer service than selling. When researching for the reasons what makes it harder to sell, team members agreed that the attitude that they are more customer service persons than salespersons has a great impact. This fact could be changed during the introduction period. The aim of this would not be to train them not to be customer service persons but to be more salespersons. There should be more sales training in the introduction part, and it should be trained that everyone is a salesperson. Everyone is supposed to give customers a great customer service experience, so why aren't they assume to sell as well. Changing this mindset will make a great impact on sales results.

Insurance sales in the way of time booking are one of the easiest up sales that team members can do. Still not that many of employees is currently doing that and one of the main reasons is the fact that they don't know what they are selling. Of course, the insurance side of the business is totally different and training the whole team to know more about insurance would be a big task. I would rather suggest doing a little training regarding the corporate insurance and what insurance agents go through with clients in the meetings. This would give the team members more understanding towards insurance and making it easier to approach with clients.

Millennials are expecting to learn a lot about their working career, and that is one of the most important motivational factors for them. OP Process Services Ltd should perform even more training for employees. The employees appreciate the most face-to-face training and learning, but education through Skype is also required if face-to-face isn't an option because of timing issues. Trainings are especially wanted in the areas of selling and customer service skills. Employer should also give more information regarding changes in services.

The major reason for not succeeding in work was related to employees' skills and expertise on products and services. This was found with both new and older employees. The problem occurred specifically with new services, and these should be trained to employees before launching to clients, such as new OP-websites. The second major thing that prevents people from being salespersons is the attitude inside their heads that tells them that they are more customer service than salespersons. This fact should be changed

directly when starting the career in OP Financial Group. Sales training should be a part of introduction program for new employees, and it should include information about sales strategies and psychologies.

Employees of these teams had many different experiences in getting feedback from both team leaders and coach. Millennials expect a lot of feedback and some of the participants didn't like getting enough of that. The most satisfied employees with this were the ones either who were sitting next to team leader or the ones who had regular meeting with team leader or coach. Regular meetings with team leader and sales coach should be a norm in every team with every employee once a month to go through the feedback and get more ideas on how to develop oneself. The form of feedback should also be modified a little bit more on the instructive way. Employees feel that the given feedback is too much based on the results and their ratios to goals, for example,

"you sold 40 when you should reach 50, which will be your goal for next month".

The way that feedback should be according to them is more like

"With this customer, you did something good/bad, let`s review that conversation and see what you could have done better and what you did great."

All the team members should also be encouraged to give more feedback on their colleagues in both good and improving.

Morning stars are extremely valuable on bringing more motivation to employees. These events should still be modified to suit better on their true purpose, which is bringing more positive energy into the team. As this point, most of the morning starts are info sessions, and this information should be directed more on skype especially when it's about less important things. Team members appreciate more on fun and positive morning starts and thinks that they kick off the day in a great way. In some teams, team members already organize funny sessions, and these should be a part of weekly activities in every team. Working environment and team spirit bring motivation to working according to all the interviewees, and this should be praised. Employer should organize events that bring the team spirit up. These events can be big night events for the whole team or just short sessions during the days now and then.

The main motivators for millennials are flexible and portable career, challenging and meaningful assignments. The employer should be as flexible as possible when with comes to rota planning since millennials appreciate this factor extremely much. OP Financial

group is offering many new challenges inside the organization, and that action should be continuing in the future. Team leaders should give team members more challenges, and meaningful assignments and whenever there is change to be part of decision-making let millennials be part of the process and at least ask their opinion to that. Giving constant and immediate gratification should also be a norm. OP Process Services Ltd should keep training people to do new tasks, since the diversity of tasks and the ability to learn new things were a great advantage for millennials. The corporation is performing well in this area currently, and they are bringing new working tasks to the team. One of the main motivational factors to millennials in making sales is to make the customer experience better. Team leaders should strengthen this message in their daily leadership because Millennials also thinks this way.

Millennials expectation towards team leaders was that they should be conversational, positive, productive, responsible and easy to approach. According to group interviews, team members think that current team leaders fill up these features greatly. The main thing that team members are currently missing is that team leaders should be more sales leaders and give employees more practical tips on how to perform better in sales and this should be part of daily leadership.

Monetary reward system was also researched and the participants were very satisfied with current system. Some new ideas regarding current system were given such as the team could have more indicators that are measured, efficiency reward could be an adjustable model. Since limits in resources with this final thesis, a very new reward system idea will not be given. Recommendation would be to take team members as part of the project group when planning changes to reward system since team members clearly have ideas and opinions regarding the system. Interviewees also had many ideas regarding the current NPS system since the indicator measures customers' satisfaction towards OP Financial Group in total rather than the customer service person. Team members wish to have a clearer feedback that is indicated directly to them rather than the organization. Customer satisfaction should also be measured within out-going calls and online-messages.

Goal setting is extremely important in succeeding in sales and customer service. The current situation of goal setting is in bad shape inside the teams. There are two types of goals inside the teams: team goals and personal goals. Team goals are given directly to

teams, and this should be changed more on that team members can be part of goal setting. This has been tried beforehand on the company, but the reason for failing seems to be the fact that not enough time was given to thinking and setting the goal. Important would also be to help the team to figure out the ways to hit the goal and what kind of action it will require.

Even more important than setting the team goals is to change the process in personal goal setting. Almost all of the interviewees took the goals that were given by the corporation. The problem with this one is that everyone is an individual and the same goals don't fit everyone. Team members agreed that some goals are too easy for them and some too hard but they still don't make their own goals on this. Goal setting should be the first thing that every team member should make in the start of the new month. Goal setting should be more than telling inside one's head that this month I will sell this much. There are clear and simple steps on making a great goal according to Brian Tracy (2016). Everyone should make a written list on their goals and write down how they will reach this goal and make a checklist on that. Goals should be set in results they want to achieve, performance goals on how to get there and development goals on what employees want to learn every month.

Sales competitions should be planned more carefully to get the wanted results. The problem with current sales competitions according to team members is that the competitions are easily forgotten since they are marketed in monthly meetings and then forgotten until results are published. Sales competitions should be organized more sparsely, but when organized, they should be bigger and marketed and reminded all the time to team members. Competitions, where the whole team is rewarded with breakfast or equivalent, was also great idea according to millennials since it brings motivation to the whole team rather than only the two or three top salesperson.

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APPENDICES

Appendix 1. Questionnaire

The interviews to this final thesis were done as group interviews and therefore the questionnaire was little different each time depending on the interview. This is the basic layout of the interviews.

- 1) How old are you?
- 2) What is your gender?
- 3) How long have you been working in this workplace within same work assignment?
- 4) Do you see your current job more as a customer service or sales?
- 5) What are you selling to clients in this position?
- 6) Are you selling products or services?
- 7) How would you wish to be trained in your job?
- 8) What are your expectations towards working life in general?
- 9) What kind of feedback would you like to get?
- 10) What are the main reasons that cause you to change workplace?
- 11) What are the most important things that you appreciate in your current job?
- 12) What qualities you expect from team sales leaders and are you missing something right now in your current position?
- 13) What motivates you the most in working?
- 14) What is your opinion in current bonus system regarding your success in sales, customer satisfaction, and efficiency?
- 15) Do you see that bonus system should be one or multistep model?
- 16) Can you effect to determining team`s joint goals?
- 17) Do you set personal goals apart from given goals from team leader?

- 18) Do you set development goals?
- 19) Do you set performance goals?
- 20) Do you prefer personal or team goals?
- 21) What is your opinion towards sales competition?
- 22) Should sales results be public or personal inside the company?
- 23) What are the biggest obstacles to your success?
- 24) What do you think about morning starts?
- 25) Are you being educated enough in working place